GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3036
ANSWERED ON:07.12.2001
KISAN CREDIT CARDS
ARUN KUMAR;CHANDRA NATH SINGH;MANJAY LAL;P.D. ELANGOVAN;RATTAN LAL KATARIA;SHEELA GAUTAM

Will the Minister of FINANCE be pleased to state:

(a) the bank-wise and State-wise number of Kisan Credit Card holders in the country as on date;

(b) the State-wise amount of credit provided to these Kisan Credit Card holders till date;

(c) whether the Government propose to associate personal and crop insurance with Kisan Credit Card Scheme;

(d) if so. the details thereof;

(e) whether it has come to the notice of the Government that banks are avoiding to provide credit cards to the farmers in rural areas and only influential farmers have been able to these cards so far; and

(f) if so, the precautioning measures taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL):

(a) and (b) The details of the agency-wise number of Kisan Credit Card (KCC) holders in the country, as reported by National Bank for Agriculture and Rural Development, since inception upto 30th September, 2001 are given below:â€”

No.	Agency	No. of Cards Issued since inception
1.	Commercial Banks	5147890
2.	Co-operative Banks	12563813
3.	Regional RuralBanks	1220288
	Total	18931991

The State-wise details of the number of Kisan Credit Card holders and the amount ofcredit provided to them, since inception upto 30th September, 2001 are given in the statement enclosed.

(c) and (d) The Kisan Credit Card holders are already eligible for coverage under PersonalAccident Insurance Scheme (PAIS) as well as crop insurance under the Rashtriya Krishi BimaYojana (RKBY). The Personal Accident Insurance Scheme covers the risk of KCC holdersagainst accidental death or permanent/partial disability upto a maximum amount of Rs. 50,000/-. The Rashtriya Krishi Bima Yojana (RKBY) provides crop insurance to farmersfor notified crops. The scheme is compulsory for farmers availing crop loans from banks. The sum insured extends upto the value of threshold yield of the crop, with option to cover upto 150% of average yield of the crop on payment of additional premium. In case of loanee farmers, the minimum sum insured is the amount of loan availed.

(e) Reserve Bank of India (RBI) and NABARD have reported that studies conducted bythem have not revealed any preferential treatment to influential farmers.

(f) Does not arise in view of (e) above.